

09/613,679

AMENDMENT in response to 16 Nov. 2005 O.A.  
SERIAL NO. 09/613,679  
Page: 2

### Amendments to the Specification

BSH 9/8/07

- Please replace the paragraph which begins on line 10 of page 5 in the specification with the following amended paragraph:

Typically, payment card issuers are assigned a range of card numbers for issuing cards to customers. For example a small bank may be assigned the range 4555999033300000 to 45550999033399999 4555999033399999, whereas a larger bank may be assigned 4555998800000000 to 4555998819999999. Accordingly, the identifier code is the portion of a card number, number which distinguishes between issuers.